

In re:

LisaMarie Citron

Debtor

Case No. 19-11420-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Oct 07, 2021

Form ID: pdf900

Total Noticed: 6

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ LisaMarie Citron, 15 Nestingrock Lane, Levittown, PA 19054-3809

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Oct 07 2021 23:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 07 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 07 2021 23:16:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 07 2021 23:26:36	Capital One Auto Finance, a division of Capital One, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 07 2021 23:26:43	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

TOTAL: 5

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
cr	*+	Capital One Auto Finance, a division of Capital One, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEROY W. ETHERIDGE, JR.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
ROBERT J. DAVIDOW	on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com
THOMAS SONG	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
TOVA WEISS	on behalf of Debtor LisaMarie Citron weiss@lawyersbw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**LISAMARIE CITRON,** :  
**Debtor** : **Bky. No. 19-11420 ELF**

**O R D E R**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. #98 ) filed by **Freedom Mortgage Corporation** (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If:
  - (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5); and
  - (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears,

**THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

**Date: October 7, 2021**



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**